

Independence

Stories of life transformation made possible by you!



Despite his disabilities, Brandon reminds us that in many ways, he is a normal teenage boy.



Brandon and his caregiver, Ike, enjoy a stroll to Junior Blind's Mattel Park.

A Typical Teen

Every day at 6 p.m., Brandon wheels himself across the living area of Junior Blind's Children's Residential Program to the office, where he knows his iPod is charging, just waiting for him to pick it up.

For many children, watching T.V. is a treat—something they're allowed to do when they've completed all their homework. For Brandon, who is visually impaired and developmentally delayed, listening to pop artist, Mariah Carey, is the reward that he awaits at the end of each day.

Chuckling at her son's taste in music, Brandon's mother Manami says, "He might get that from me. I love to listen to Mariah too."

Each weekend, Brandon returns home to spend time with his mom, dad and older brother.

"We love having Brandon home for the weekend. It was a very difficult decision to enroll Brandon in a residential program, but we knew that sending him to live at Junior Blind would be the best thing we could do for him," says Manami.

Brandon came to Junior Blind four years ago when he was 13 years old. Born with a seizure disorder, hypotonia (low muscle tone), developmental delay and cortical visual impairment, he required

care and attention beyond what his family could offer.

Junior Blind's Children's Residential Program provides children like Brandon, who have moderate to severe disabilities, with a loving environment and the specialized care that is crucial to their development.

"Brandon has come a long way since coming to live at Junior Blind," says Manami. "He has become more independent, he listens and understands more than ever before and he has become better at expressing his needs."

When Brandon returns home for weekend visits, his independence and strong will are undeniable.

"He loves to listen to his music really loud, and when I tell him to turn it down, he pretends he doesn't hear me. But, when he hears me walk into his room, he turns it down. Only to turn it up again when I leave," Manami explains with a smile.

Brandon's behavior brings a smile to his mother's face—not because she appreciates that her son occasionally breaks the rules but because it's a reminder that despite his disabilities, Brandon is still a typical teenage boy.

Sharing Our Vision

In this newsletter, we share the stories of children whose lives you help change through your support of Junior Blind. With your help, children like Brandon, who have complex disabilities and require specialized care and attention are given the chance to learn new skills and build their independence.

Each and every day, our children take on the challenges of living with disabilities. With the care and encouragement of our staff, they work hard to achieve their goals. Some children may be working toward learning a new word, while others may be developing the coordination and motor skills to hold a spoon.

Their milestones vary, but our commitment and dedication do not.

Every child we serve at Junior Blind is unique, and therefore, we work with each one individually. We understand the personal concerns of our children, as well as their families, and we work together to ensure our children's comprehensive needs are met.

As you know, we could not possibly provide the services we do without your support. Thanks to kind and caring friends like you, our children receive the best possible care to ensure they maximize their potential and reach their goals.

In addition to fostering each child's independence, your support helps provide our children with day-to-day childhood joys and experiences. From outings to parks to on-campus events for the entire family to our annual prom, our children are given the chance they deserve to just have fun and be kids.

Even simple life pleasures such as music are made possible by the dedication and generosity of friends like you. As you read, in the case of Brandon, and many of our children, music can mean so much. It is a source of motivation, relaxation, and self-expression—feelings that don't come easily to children who have multiple disabilities.

We are ever so grateful for your support and the impact it has on the lives of our children and families. We hope through reading about our students, you catch a meaningful glimpse into the lives you are changing.

Sincerely,



Miki Jordan
President



Transforming Lives Through Music

Generous donor brings the gift of music to the halls of Junior Blind.

When some people reach a milestone birthday, they daydream about what they might receive. However, as long-time Junior Blind patron Fradene Pollack approached 92 this year, the most prevalent question on her mind was what she could *give*.

“Helping others has always been in my mother’s blood,” comments Fradene’s son, Richard. “It was way back in the 1950s that my mother first began contributing to what was then known as the Foundation for the Junior Blind. She was surprised to receive a personal phone call from the founder, Norman Kaplan, thanking her. He invited her to tour the Junior Blind campus and from then on, she continued to send no less than two contributions a year of various sizes, one of which always went to the summer camp.”

A few years ago, upon receiving another thank you call, this time from a member of Junior Blind’s development team, Fradene accepted the offer to once again visit the campus. “I was overwhelmed by the beauty of the facility and inspired by the dedication and vision of the staff,” recalls Fradene.

As it turned out, Fradene had been searching for a suitable tribute in memory of her beloved

husband, Morris, a successful lawyer and strong supporter of Junior Blind during his lifetime. “Having himself suffered a childhood injury that left him virtually blind in one eye, he understood the greater challenges that blindness brings,” says Richard.

Passionate about music her entire life, Fradene made certain that all five of her children received music lessons of one form or another as they were growing up. Now determined to enrich the lives of others through a significant gift, Fradene made it possible for Junior Blind to create a music program on its South Los Angeles campus. In August, 60 of Fradene’s closest friends and family members visited the campus and shared in her joy during the dedication of the *Fradene and Morris J. Pollack Music Room*.

“When Fradene first visited Junior Blind more than 50 years ago, it was primarily a recreation program that served dozens of



Joining the day’s festivities, Fradene’s granddaughter experiments with the violin.



Junior Blind’s Wendy Santana (left) and Miki Jordan (right) are pleased to celebrate the official naming of the Fradene and Morris J. Pollack Music Room with Fradene Pollack (center).

blind children and young adults,” says Junior Blind’s President, Miki Jordan. “Over the years, our scope and services have dramatically increased. Now assisting over 10,000 students and family members annually, Junior Blind’s range of services has expanded to include not just recreation but also early intervention, education and rehabilitation. Junior Blind has evolved to serve those who, in addition to blindness or visual impairment, struggle with other disabilities, such as autism, cerebral palsy and developmental delays.”

Since as much as 85 percent of early learning depends on vision, blind and visually impaired children are at high risk for developmental delays. Through their formative years, additional challenges, such as mobility limitations and the inability

(continued on back)

Transforming Lives Through Music *(continued)*

to discern visual cues, lead to difficulties with socialization.

“Fortunately, a child’s development can be significantly bolstered and enhanced by the therapeutic benefits of learning and playing music,” says Miki. “Cognitively, children can identify and copy rhythmic patterns, as well as learn cause and effect by hitting piano keys, banging on drums and plucking guitar strings. These actions also strengthen fine-motor and tactile skills that are essential for reading Braille. Additionally, music is a group activity that offers a context for teaching social skills and for children with multiple disabilities, musical activities foster communication.”

Junior Blind is truly grateful to Fradene for bringing music into the lives of the children it serves. Thanks to her philanthropic spirit, hundreds of Junior Blind’s young students will enjoy the *Fradene and Morris J. Pollack Music Room* each year. And, no matter what challenges they face, they will have the opportunity to connect to the world through the joys of music.



Junior Blind student, Seung, shows that the beauty of music need not be seen.

Potential Changes in Tax Rates That Can Be Offset By Charitable Giving

Why it may pay off to give more to charity before the end of 2010

CONGRESS IS CONSIDERING RAISING INCOME TAX RATES

- If Congress enacts new rates, next year, people currently paying 33% in income tax will pay 36% and people who currently pay 35% will pay 39.6%.
- In order to take full advantage of this year’s lower rates, people can make as much income as they possibly can in 2010 and make a charitable gift to reduce their 2010 taxes.
- **Bottom line for you:** Charitable donations this year can enable donors to take even greater advantage of this year’s lower income tax rates. Which brings us to charitable deductions...

CHARITABLE DEDUCTION RATES MAY DECREASE

- President Obama has proposed decreasing the deduction that the two highest income brackets can deduct from 33% or 35% to no more than 28%. So, if this proposition passes, you will be paying more in income tax while being able to deduct less for your charitable gifts.

Therefore, consider making a charitable gift before December 31, 2010 in order to take advantage of the higher charitable deduction rates this year.

- **Bottom line for you:** Make a larger charitable donation this year to take advantage of this year’s higher charitable deduction rates.

CAPITAL GAINS RATES MAY INCREASE

- As the law currently stands, unless Congress acts, the capital gains rate will increase from 15% to 20% in 2011.
- In order to take advantage of the lower capital gains rates this year, people can deal with assets generating capital gains this year (appreciable assets) and then make charitable donations to further offset those capital gains.
- **Bottom line for you:** If you want to pay less income tax this year, make a charitable gift of appreciable stock in 2010 and further reduce your tax bill.

If you think that you might benefit from making a charitable gift in light of these possible tax changes on the horizon, please contact your CPA or financial advisor.



Legacy Society—Ways to Give

BUT, I DON'T NEED ESTATE PLANNING... DO I?

Why estate planning is so important, and not just for the rich.

By Peggy Fischer, CEA, CLTC, CFP®



Do you have an estate? It doesn't matter how limited (or unlimited) your means may be, and it doesn't matter if you own a mansion or a motor home. Rich or poor, when you die, you leave behind an estate. For some, this can mean real property, cash, an investment portfolio and more. For others, it could be as straightforward as the \$10 bill in their wallet and the clothes on their back. Either way, what you leave behind when you die is considered to be your "estate."

If the estate is small, should you still plan? Well, even if you're just leaving behind the \$10 bill in your wallet, who will inherit it? Do you have a spouse? Children? Is it theirs? Should it go to just one of them or be split between them? If you don't decide, you could potentially be leaving behind a legacy of legal headaches to your survivors. This, quite simply, is what estate planning is all about—deciding how what you have now (money and assets) will be distributed after your lifetime.

Do you HAVE to create an estate plan? While it is absolutely possible to die without planning your estate, I wouldn't say it is advisable. If you die without an estate plan, your family could face major legal issues and (possibly) bitter disputes. So in my opinion, everyone should do some form of estate planning. Your estate plan could include wills and trusts, life insurance, disability insurance, a living will, a pre- or post-nuptial agreement, long-term care insurance, power of attorney and more.

Why not just a will? Did you know that your heirs could encounter legal hassles... even if you have a will? Basically, a will tells the world what you'd like to have happen, but proper estate planning is what provides the tools to make those things happen. While your will may state who your beneficiaries are, those beneficiaries may still have to seek a court order to have assets transferred from your name to theirs, and in such a case, those assets won't lawfully belong to them until the court procedure (known as probate) concludes. Estate planning can include items like properly prepared and funded trusts, which could help your heirs to avoid probate.

Where do you begin? I would advise you to speak with a qualified legal or financial professional—one with experience in estate planning. A financial consultant can refer you to a good estate planning attorney and a qualified tax professional and lead a team effort to assist you in drafting your legal documents.

Peggy Fischer, CEA®, CLTC, CFP® is a registered representative with, and securities are offered through, LPL Financial, Member FINRA/SIPC.



JUNIOR BLIND
Legacy Society

Junior Blind invites you to join the Legacy Society!

If during the process of doing or revising your estate planning, you have remembered Junior Blind in your will or trust, or decide that setting up a charitable gift annuity or charitable remainder trust is appropriate for you, please contact us, and we will be happy to add you to our group of donors who have remembered us in their estates.

The Legacy Society encourages charitable gifts that provide the greatest benefit to you, your family and Junior Blind. For many of our donors, the combined tax and income benefits created by making planned gifts make it possible for them to give far more than they originally thought they could.

The Legacy Society recognizes and pays tribute to the donors who are making gifts today to help future generations of blind, visually impaired and multi-disabled children achieve independence through the crucial services and programs provided by Junior Blind. Members constitute a select group of individuals who have taken the time to carefully plan a meaningful gift to Junior Blind that makes sense for them personally and financially.

For more information, you are invited to contact Bonnie E. Harris, Esq. Director of Gift Planning at (323) 290-6294.

Legacy Society—Ways to Give

We are grateful to the following members of our Legacy Society who have made provisions for Junior Blind in their wills. Over the last year, we have been pleased to welcome those starred* below as new members of this generous group.

David Alberts*

Jane and Melvin Altfest
Gladys A. Anthony
Mindy and Bryan Arenson
Lois and Wendell Baham
Leslie and Jean Baker

Rose R. Bales*

Marilyn and John Barnett
Kristen Belland

Charles Bellone*

Eva Berg
Matilde Berne*
Gertrude Z. Boblett
Edith Borge

George M. Bressler*

Rhonda Fleming Carlson
Sinart Chaijenkit
Rutita Chaisakulchai
Meiling Chang
Peter S. Clark
Christin and Le Roy Coutts
Felipe N. Cuevas
Hector Curiel
Dorothy Daniels
Zarui and Zeynal Darukyan
Dorothy M. Dawson
Migdalia and Silvio Del
Castillo
West C. Delton
Zenaida M. Deromo
Jeannie L. Dimter
Lin S. Dorfman
Mary and Jack Dumont
Theresa M. Echiribel
Sheila and Jeff Evron
Mary E. Favre
A.J. Filar
Elaine L. Finkel

Gary M. Fisher

Don Fraley
Adele Freulich

Donald and Helen Gehlke*

Harold Gelber
Caroline Glick

Beulah Goodman

Louise Guess*

Allen Gummerus
Thelma and Heinz Hanau

Daisy Harris*

Judit Harris*
Julien M. Harwood
Anna and Frank Hertz
Bernetta B. Hicks

Wayne Hilton*

Arline and Joseph Hoenigsberg
Harriett E. Hollingshead
Richard F. Hopper
Ning-Ning and Robert Hsieh
Jess A. Hudec
Shirley A. Jeffries
Roberia W. Jones
Helen A. Kahawaii
Carole and Michael Kamper,
M.D.
Samorntip and Khongsak
Khosawad
Adele S. and Eugene A. Klein
Bonnie J. Klempner
Doris Knell
Lenore Krusell
Emilie and Kenneth Lambert
Elizabeth Lange
Pauline W. Ledeen
Beatrice Leff
Wanda R. Legan
Gertrude Levitt

Geraldine H. Mannon

Barbara B. Marks
Nancy Martinelli

Yuzuru Mashimo
Maureen Matsui

Richard M. McAllister
Marilyn J. McDonnell

Paul McMahan
Kenneth A. Meersand

Kurt Meyer
Louis J. Miller

Susan and Victor Miranda
Magda L. Mito

Diane and Harold Mondschein
Evelyn Moriarty

Robert E. Moriarty
Albert L. Myers in memory of
Ruth Esther Myers

Norma C. Nelson*

William N. Nelson
Dorothy D. Orwig
Yvonne and Donald Owens

Beverly Padway*

Louis Palatt
Sheryl G. Parker
Genevieve E. Pearl
Faye and Bernard Pipkin

Henry S. Poitras*

William G. Pompey*
Amorette L. Preston

Fern Rasmussen*

Barbara and James Rebolt
Lela M. Rettig
Marie and Isaac Richman
Fred Robbins

Anne and Peter Robinson

Bennett S. Robinson*

Dolores W. Rogers

Martha Rosales

Roxy and Kathleen Roth
Paula and Jason Russell

Thomas Safady
Ong Sak

Margaret Sawyer

Leo Leonard Schaumer
Lt. Col. Julius K. Schnapp

Rae Scott*

Susan A. Shapiro
Virginia and Samuel Shappiro
Frances T. Silberman

Lydia Smith*

Shirley and Stanley Smithtro
Kathleen Soper

Helen Sprinkle*

Madeleine and William Stock
Sudawan Suesataya
Albert Taffoni
Fred S. Timinello
Trinh Le Tse

Margot and H. Geoffrey
Tyrrash

Eileen F. Ulrich

Dorothy and James Valcarcel
Dawn and Jean Valerio

Alice and Ted Vandling
Stephen Vaughan

Felipe Vela

Sanford B. Weiss

Lorna Wever

Joan P. Whitehouse*

Susan and David Wilstein
Lenore L. Winter

Jess Witt

Susie Yale

And those who wish to remain
anonymous

For more information or to join our Legacy Society, please call Bonnie Harris, Esq., Junior Blind's Director of Gift Planning at (323) 290-6294, or email at bharris@juniorblind.org.

You may also indicate your interest in joining the Legacy Society on the enclosed reply envelope and mail it to our office. Thank you.

Every effort has been made to ensure that this donor list is correct and complete. If you have questions or comments, please call Bonnie Harris at (323) 290-6294.

